

**UNITED STATES BANKRUPTCY COURT**SOUTHERN DISTRICT OF MISSISSIPPI  
GULFPORT DIVISIONIn re: LATORY WILLIAMS HUNTER  
MICHAEL LEE HUNTER  
Debtor(s)

Case No.: 20-50281-KMS

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

WARREN A. CUNTZ, JR., chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/14/2020.
- 2) The plan was confirmed on 05/14/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/27/2025.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without full payment: 46,983.63.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor:	\$32,634.91
Less amount refunded to debtor:	\$ .00

<b>NET RECEIPTS:</b>	<b>\$32,634.91</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through The Plan:	\$3,600.00
Court Costs:	\$ .00
Trustee Expenses and Compensation:	\$2,545.12
Other:	\$ .00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$6,145.12</b>
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Attorney fees paid and disclosed by debtor:	\$ .00
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**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
ADVANCE AMERICA	Unsecured	311.15	NA	NA	.00	.00
AMERICAN EXPRESS National Bank	Unsecured	1,416.00	1,416.62	1,416.62	268.81	.00
ATLAS ACQUISITIONS LLC	Unsecured	652.00	783.13	783.13	148.61	.00
BANK OF MISSOURI	Unsecured	839.62	839.62	839.62	159.32	.00
CAPITAL ONE BANK (USA) NA	Unsecured	821.00	821.65	821.65	155.91	.00
CARRINGTON MORTGAGE	Secured	34,456.00	NA	NA	.00	.00
CITIBANK	Unsecured	510.00	NA	NA	.00	.00
CITIBANK NA	Unsecured	512.00	533.54	533.54	101.24	.00
DEPARTMENT STORE NATIONAL BANK	Unsecured	158.42	158.42	158.42	30.06	.00
FINGERHUT	Unsecured	46.00	NA	NA	.00	.00
GENESIS BC	Unsecured	684.00	NA	NA	.00	.00
GENESIS BC	Unsecured	388.00	NA	NA	.00	.00
GINNYS	Unsecured	266.00	NA	NA	.00	.00

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INTERNAL REVENUE SERVICE	Priority	3,000.00	1,088.97	1,088.97	1,088.97	.00
Jefferson Capital Systems LLC	Unsecured	1,686.00	1,686.26	1,686.26	319.98	.00
Jefferson Capital Systems LLC	Unsecured	947.00	947.94	947.94	179.88	.00
Jefferson Capital Systems LLC	Unsecured	1,144.00	1,144.25	1,144.25	217.13	.00
Jefferson Capital Systems LLC	Unsecured	1,074.00	1,074.61	1,074.61	203.92	.00
Jefferson Capital Systems LLC	Unsecured	818.96	818.96	818.96	155.40	.00
Jefferson Capital Systems LLC	Unsecured	285.00	330.16	330.16	62.65	.00
JUANITA NIXON	Priority	NA	NA	NA	.00	.00
LVNV Funding LLC	Unsecured	553.00	728.26	728.26	138.19	.00
LVNV Funding LLC	Unsecured	531.00	572.64	572.64	108.66	.00
Merrick Bank	Unsecured	855.00	855.21	855.21	162.28	.00
Midland Credit Management Inc	Unsecured	386.00	527.34	527.34	100.07	.00
Midland Credit Management Inc	Unsecured	647.00	1,097.88	1,097.88	208.33	.00
Midland Credit Management Inc	Unsecured	1,058.00	1,086.87	1,086.87	206.24	.00
MIDLAND FUNDING	Unsecured	3,598.00	NA	NA	.00	.00
MIDNIGHT VELVET	Unsecured	361.00	NA	NA	.00	.00
Mississippi Department of Revenue	Secured	1,200.00	189.99	220.20	220.20	.00
MUTUAL CREDIT UNION	Secured	13,035.00	13,406.68	15,833.40	15,833.40	.00
ONEMAIN	Unsecured	9,645.00	9,685.88	9,685.88	1,837.98	.00
ONEMAIN	Unsecured	8,350.00	9,685.88	12,438.28	2,360.28	.00
PORTFOLIO RECOVERY ASSOCIATES L	Unsecured	619.00	698.80	698.80	132.60	.00
PORTFOLIO RECOVERY ASSOCIATES L	Unsecured	740.00	849.92	849.92	161.28	.00
Quantum3 Grop LLC agent GPCC I LLC	Unsecured	825.65	825.65	825.65	156.67	.00
Quantum3 Grop LLC agent GPCC I LLC	Unsecured	1,053.18	1,053.18	1,053.18	199.85	.00
Quantum3 Grop LLC agent GPCC I LLC	Unsecured	1,305.57	1,305.57	1,305.57	247.74	.00
QUANTUM3 GROUP LLC AS AGENT FOF	Unsecured	189.00	322.22	322.22	61.14	.00
QUANTUM3 GROUP LLC as agent for	Unsecured	1,373.00	1,350.51	1,350.51	256.27	.00
REPUBLIC FINANCE LLC	Secured	6,870.00	7,856.18	.00	.00	.00
RIVER REGION HEALTH SY	Unsecured	566.19	NA	NA	.00	.00
SEVENTH AVE	Unsecured	342.00	NA	NA	.00	.00
TRUSTMARK NATIONAL BANK	Unsecured	1,700.00	1,706.00	1,706.00	323.73	.00
WEBCOLLEX LLC	Unsecured	636.95	636.95	636.95	120.87	.00

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WELLS FARGO BANK NA	Unsecured	2,962.00	2,962.19	2,962.19	562.13	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing:	.00	.00	.00
Mortgage Arrearage:	.00	.00	.00
Debt Secured by Vehicle:	15,833.40	15,833.40	.00
All Other Secured:	220.20	220.20	.00
<b>TOTAL SECURED:</b>	16,053.60	16,053.60	.00

**Priority Unsecured Payments:**

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	1,088.97	1,088.97	.00
<b>TOTAL PRIORITY:</b>	1,088.97	1,088.97	.00

**GENERAL UNSECURED PAYMENTS:**

49,258.51 9,347.22 .00

**Disbursements:**

Expenses of Administration:	\$6,145.12
Disbursements to Creditors:	\$26,489.79

**TOTAL DISBURSEMENTS:**

\$32,634.91

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 05/30/2025

By: /s/WARREN A. CUNTZ, JR.

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.